



UNITED STATES BANKRUPTCY COURT  
District of New Jersey

**Caption in Compliance with D.N.J. LBR 9004-1(b)**

Andrew B. Finberg, Esq.  
Chapter 13 Standing Trustee  
Cherry Tree Corporate Center  
535 Route 38, Suite 580  
Cherry Hill, NJ 08002-2977  
(856) 663-5002

Order Filed on December 14, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In re:

WILLIAM A. SPENCE  
SONTAY L. SPENCE

Case No.: 23-11463-ABA

Hearing Date: December 13, 2023 10:00 am

Judge: Andrew B. Altenburg, Jr.

Chapter: 13

**ORDER OF DISMISSAL**

The relief set forth on the following pages numbered two (2) through two (2) is **ORDERED**.

**DATED: December 14, 2023**

  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

THIS MATTER having come before the court for a hearing on confirmation of the debtor(s) Chapter 13 Plan or Modified Chapter 13 Plan and for good cause shown it is

**ORDERED** that the the above captioned case is hereby dismissed for the following reason(s):

- failure to file required schedules, statements, plan and/or summary
- failure to file a Modified Plan
- failure to make all required pre-confirmation payments to the Trustee
- Failure to filed proof of service on creditors being crammed down through the plan

**IT IS FURTHER ORDERED** that pursuant to 11 U.S.C. §349(b) this Court, for cause, retains jurisdiction over any additional application filed within 30 days by any administrative claimant for funds on hand with the Chapter 13 Trustee.

**IT IS FURTHER ORDERED** that within 30 days of the date of this order, debtor(s)'s attorney may file a certification with the court, that debtor(s) attorney elected flat fee permitted by D.N.J. LBR 2016-5(b) and seeks balance of attorney's fee from any available funds on hand with the chapter 13 Trustee.

**IT IS FURTHER ORDERED** that any Order to Employer to Pay to the Chapter 13 Trustee (wage order) that has been entered in this case is hereby terminated. The employer is authorized to cease wage withholding immediately. The debtor or debtor(s) counsel is hereby authorized to serve this Order upon the appropriate parties.

In re:  
William A. Spence  
Sontay L. Spence  
Debtors

Case No. 23-11463-ABA  
Chapter 13

District/off: 0312-1  
Date Rcvd: Dec 14, 2023

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 16, 2023:**

**Recip ID** **Recipient Name and Address**  
db/jdb + William A. Spence, Sontay L. Spence, 410 Snow Fox Lane, Egg Harbor Township, NJ 08234-8014

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 16, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 14, 2023 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com
Denise E. Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jeffrey E. Jenkins	on behalf of Debtor William A. Spence mail@jenkinslawgroup.com JenkinsClayman@jubileebk.net
Jeffrey E. Jenkins	on behalf of Joint Debtor Sontay L. Spence mail@jenkinslawgroup.com JenkinsClayman@jubileebk.net
Rebecca K. McDowell	

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on behalf of Creditor Jersey Shore Federal Credit Union rmcowell@slgcollect.com anovoa@slgcollect.com

U.S. Trustee

USTPRegion03.NE.EDCF@usdoj.gov

William E. Craig

on behalf of Creditor Exeter Finance LLC ecfmail@mortoncraig.com mortoncraigecf@gmail.com

TOTAL: 8